

The complaint

Ms L complains that Barclays Bank UK Plc have unreasonably declined to refund her for payments made into an account, that she believes came about from a scam.

Ms L has appointed representatives for this complaint, but for ease of reading I'll only refer to Ms L.

What happened

In 2018 Ms L was introduced to an individual I'll refer to as G. She says they discussed opportunities to invest in property developments. Miss L said she agreed to pay G for several deals. She was under the impression that G would then forward these funds on to other relevant parties involved in the development.

Ms L made four payments from her account to G's account with Barclays.

| Date | Amount |
|-----------------|---------------|
| 27 January 2020 | £2,500 |
| 27 January 2020 | £6,000 |
| 12 August 2020 | £19,000 |
| 22 October 2020 | £5,000 |

Ms L says she received updates on the developments, but in January 2022 G cut all contact with her. She came to believe she'd fallen victim to a scam and contacted her bank to report what happened. Her bank contacted Barclays to ask for reimbursement on her losses.

Barclays reviewed G's account but didn't think there was any responsibility on the part of their customer. They didn't offer to reimburse Ms L.

Not satisfied with the answer Barclays had given Miss L referred her complaint to our service. One of our investigators looked into what happened but didn't think Barclays needed to do anything further. She thought that there wasn't enough evidence to show that G had defrauded Ms L.

Ms L didn't agree and asked that her complaint be considered by an ombudsman. As such the complaint has been passed to me to decide.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Here Ms L doesn't have a direct relationship with Barclays, beyond sending funds to an account held with them. So, while this complaint falls within the remit of our service to investigate and decide upon, I can only reasonably ask Barclays to refund Ms L if there are specific acts or omissions by Barclays that ought reasonably to have prevented any losses to Ms L.

Here though, the information about what was agreed upon between Ms L and G at the time is very limited. Miss L hasn't been able to provide specific documentation or agreements about the purpose of these payments. I appreciate that the agreements were verbal, but this does leave me with very little information about what was agreed at the time.

Ms L's bank didn't believe this was a scam and thought it likely a private civil dispute. This is also the conclusion reached by our service when we considered a complaint about the sending bank.

Because the receiving account belongs to third party, I can't provide a lot of detail about the activity. But, looking at the activity, it doesn't appear suspicious, or show signs of being a scam – such as a rapid disbursement of funds. The account had been open for several years before it received any payments from Ms L, and there doesn't appear to have been any issue with the account before then. When Barclays received the fraud report I can see they asked appropriate questions and were satisfied with the answers provided. I don't see there were obvious or clear concerns with the account.

Considering the wider circumstances, Ms L has said she received updates on the project until January 2022, even though no more funds were sent. It would seem unusual for a fraudster to stay in touch this long after they had received funds.

Based on the evidence available to me, I'm not persuaded that G has defrauded Ms L. And as such I can't see that there would have been anything Barclays should have reasonably done that would have prevented her losses. I don't see that Barclays need to do anything further.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 11 December 2025.

Thom Bennett
Ombudsman